

B 25C (Official Form 25C) (12/08)

UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Dianna Guadagnino,
Debtor

Case No. 17-12951

Small Business Case under Chapter 11

SMALL BUSINESS MONTHLY OPERATING REPORT

Month: January 31, 2018

Date filed: 03/15/2018

Line of Business: Rental Income

NAISC Code: 531110

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:



Original Signature of Responsible Party

Dianna Guadagnino

Printed Name of Responsible Party

Questionnaire: (All questions to be answered on behalf of the debtor.)

	Yes	No
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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|---|--------------------------|-------------------------------------|
| 14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS? ☐ ☒

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

(Exhibit A)

INCOME

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL INCOME \$ 16,824.84

SUMMARY OF CASH ON HAND

Cash on Hand at Start of Month \$ 5,767.63

Cash on Hand at End of Month \$ 3,199.20

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU **TOTAL** \$ 3,199.20

(Exhibit B)

EXPENSES

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL EXPENSES \$ 19,393.27

(Exhibit C)

CASH PROFIT

INCOME FOR THE MONTH *(TOTAL FROM EXHIBIT B)* \$ 16,824.84

EXPENSES FOR THE MONTH *(TOTAL FROM EXHIBIT C)* \$ 19,393.27

(Subtract Line C from Line B) **CASH PROFIT FOR THE MONTH** \$ -2,568.43

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UNPAID BILLS

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL PAYABLES \$ 0.00

(Exhibit D)

MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL RECEIVABLES \$ 1,275.00

(Exhibit E)

BANKING INFORMATION

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

(Exhibit F)

EMPLOYEES

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED?	0
NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT?	0

PROFESSIONAL FEES

BANKRUPTCY RELATED:

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?	\$ 5,000.00
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TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?	\$ 16,500.00
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NON-BANKRUPTCY RELATED:

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?	\$ 0.00
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TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?	\$ 0.00
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PROJECTIONS

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	Projected	Actual	Difference
INCOME	\$ 15,500.00	\$ 16,824.84	\$ 1,324.84
EXPENSES	\$ 14,500.00	\$ 19,393.27	\$ -4,893.27
CASH PROFIT	\$ 1,000.00	\$ -2,568.43	\$ -3,568.43

TOTAL PROJECTED INCOME FOR THE NEXT MONTH: \$ 16,000.00

TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH: \$ 14,750.00

TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH: \$ 1,250.00

ADDITIONAL INFORMATION

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

Dianna Guadagnino January 1 - 31, 2018

INCOME DETAIL

January 2018

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AMOUNT	BALANCE
Ordinary Income/Expenses							
Income							
Sales							
01/02/2018	Deposit			DEPOSIT - Rent Jessie Communipaw	CHAPTER 11 CHECKING (0334)	300.00	300.00
01/02/2018	Deposit			DEPOSIT - Rent Stephen	CHAPTER 11 CHECKING (0334)	1,450.00	1,750.00
01/02/2018	Deposit			DEPOSIT - Rent Jayne Pine Street	CHAPTER 11 CHECKING (0334)	2,225.00	3,975.00
01/04/2018	Deposit		Rent - David	WIRE TRANSFER INCOMINGJANICE TERAN	CHAPTER 11 CHECKING (0334)	1,950.00	5,925.00
01/05/2018	Deposit		Rent - Druva	DEPOSIT	CHAPTER 11 CHECKING (0334)	2,300.00	8,225.00
01/05/2018	Deposit		Rent - Eli	DEPOSIT	CHAPTER 11 CHECKING (0334)	700.00	8,925.00
01/08/2018	Deposit			DEPOSIT - Rent James Garage	CHAPTER 11 CHECKING (0334)	200.00	9,125.00
01/08/2018	Deposit			DEPOSIT - Rent Ramsey Communipaw	CHAPTER 11 CHECKING (0334)	1,537.50	10,662.50
01/08/2018	Deposit			DEPOSIT - Rent Andrew Communipaw	CHAPTER 11 CHECKING (0334)	500.00	11,162.50
01/08/2018	Deposit			DEPOSIT - Rent Richard Garage	CHAPTER 11 CHECKING (0334)	400.00	11,562.50
01/09/2018	Deposit		Rent - Andreas	DEPOSIT	CHAPTER 11 CHECKING (0334)	1,900.00	13,462.50
01/10/2018	Deposit		Rent - Dan	DEPOSIT	CHAPTER 11 CHECKING (0334)	600.00	14,062.50
01/16/2018	Deposit		Rent - Koby/Paz	DEPOSIT	CHAPTER 11 CHECKING (0334)	510.00	14,572.50
01/29/2018	Deposit		Rent - Jessie	DEPOSIT	CHAPTER 11 CHECKING (0334)	500.00	15,072.50
Total for Sales						\$15,072.50	
Uncategorized Income							
01/30/2018	Deposit		Acumen	ACUMEN FISCAL AG EDI PYMNTS	CHAPTER 11 CHECKING (0334)	1,737.35	1,737.35
Total for Uncategorized Income						\$1,737.35	
Uncategorized Income (24)							
01/05/2018	Deposit		Office Supply	VISA DDA REF469216 AMAZON MKTPLACE PMTS AMZN COM BILL * WA	CHAPTER 11 CHECKING (0334)	14.99	14.99
Total for Uncategorized Income (24)						\$14.99	
Total for Income						\$16,824.84	
Net Income						\$16,824.84	

Note

Dianna Guadagnino January 1 - 31, 2018

TRANSACTION DETAIL BY ACCOUNT

January 2018

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AMOUNT	BALANCE
01/02/2018	Expense		Gym	VISA DDA PUR490641 ICP BADLANDS GYMNASTICS 763 7428789 * ND	CHAPTER 11 CHECKING (0334)	195.00	195.00
01/02/2018	Expense		BCBS Insurance	BLUECROSS BLUESH BILL PAY	CHAPTER 11 CHECKING (0334)	84.22	279.22
01/02/2018	Expense		Gym	VISA DDA PUR432300 WATFORD CITY EVENT CENTE WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	30.00	309.22
01/02/2018	Expense		Take out restaurant	VISA DDA PUR432300 OUTLAWS BAR GRILL WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	52.00	361.22
01/02/2018	Expense		Take out restaurant	VISA DDA PUR432300 OUTLAWS BAR GRILL WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	63.91	425.13
01/02/2018	Expense		Contractor	CHECK #113 Chimney Liner 252 Suydam	CHAPTER 11 CHECKING (0334)	1,300.00	1,725.13
01/02/2018	Expense		Supermarket	DDA PURCHASE *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	305.59	2,030.72
01/02/2018	Expense		Gym	VISA DDA PUR432300 WATFORD CITY EVENT CENTE WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	5.00	2,035.72
01/02/2018	Expense		Take out restaurant	VISA DDA PUR432300 OUTLAWS BAR GRILL WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	10.13	2,045.85
01/02/2018	Expense		Storage	VISA DDA PUR432300 WATFORD CITY SELF STORAG 701 651 6775 * ND	CHAPTER 11 CHECKING (0334)	150.00	2,195.85
01/02/2018	Expense		Lowe's	VISA DDA PUR469216 LOWES 01937 201 234 3170 * NJ	CHAPTER 11 CHECKING (0334)	103.11	2,298.96
01/03/2018	Expense		Quickbooks	VISA DDA PUR469216 INTUIT QB ONLINE 800 286 6800 * CA	CHAPTER 11 CHECKING (0334)	35.00	2,333.96
01/04/2018	Expense		Take out restaurant	VISA DDA PUR480166 TOKYO STEAK HOUSE WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	77.75	2,411.71
01/05/2018	Expense		Contractor	CHECK #114 - Chimney - New Liner - 252 Suydam	CHAPTER 11 CHECKING (0334)	3,000.00	5,411.71
01/08/2018	Expense		Apple iCloud	VISA DDA PUR469216 APL ITUNES COM BILL 866 712 7753 * CA	CHAPTER 11 CHECKING (0334)	2.99	5,414.70
01/09/2018	Expense		Office Supply	VISA DDA PUR469216 POTTERY BARN KIDS E CO 800 290 8181 * CA	CHAPTER 11 CHECKING (0334)	43.67	5,458.37
01/11/2018	Expense		Verizon Wireless	VERIZON WIRELESS PAYMENTS	CHAPTER 11 CHECKING (0334)	199.97	5,658.34
01/12/2018	Expense		Gym	VISA DDA PUR449215 MAGIC CITY FSC MAGICCITYSKAT * ND	CHAPTER 11 CHECKING (0334)	86.95	5,745.29
01/12/2018	Expense		Gym	VISA DDA PUR449215 MAGIC CITY FSC MAGICCITYSKAT * ND	CHAPTER 11 CHECKING (0334)	74.55	5,819.84
01/12/2018	Expense		Gym	VISA DDA PUR449215 MAGIC CITY FSC MAGICCITYSKAT * ND	CHAPTER 11 CHECKING (0334)	74.55	5,894.39
01/12/2018	Expense		Transunion	VISA DDA PUR469216 TU TRANSUNION 800 493 3292 * CA	CHAPTER 11 CHECKING (0334)	19.95	5,914.34
01/12/2018	Expense		Gym	VISA DDA PUR449215 MAGIC CITY FSC MAGICCITYSKAT * ND	CHAPTER 11 CHECKING (0334)	41.50	5,955.84
01/12/2018	Expense		Contractor	CHECK #115 Repairs 252 Unit 2 - Marcelo Cando	CHAPTER 11 CHECKING (0334)	800.00	6,755.84
01/16/2018	Expense		Target	CHECK #513	CHAPTER 11 CHECKING (0334)	538.78	7,294.62
01/16/2018	Expense		Target	CHECK #57	CHAPTER 11 CHECKING (0334)	82.86	7,377.48
01/16/2018	Expense		Cafeteria	VISA DDA PUR427074 MCKENZIE CO SCHOOL DISTR 701 4443626 * ND	CHAPTER 11 CHECKING (0334)	150.00	7,527.48
01/16/2018	Expense		B of A Mortgage	CHECK #1	CHAPTER 11 CHECKING (0334)	1,453.90	8,981.38
01/16/2018	Expense		Book	VISA DDA PUR402121	CHAPTER 11	1.00	8,982.38

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AMOUNT	BALANCE
				BR			
01/16/2018	Expense		Storage	VISA DDA PUR444500 PUBLIC STORAGE 29226 JERSEY CITY * NJ	CHAPTER 11 CHECKING (0334)	190.28	9,172.66
01/16/2018	Expense		Office Supply	VISA DDA PUR469216 STARZ ENTERTAINMENT 855 247 9175 * CO	CHAPTER 11 CHECKING (0334)	8.99	9,181.65
01/17/2018	Expense		Cable	VISA DDA PUR469216 DTV DIRECTV SERVICE 800 347 3288 * CA	CHAPTER 11 CHECKING (0334)	195.75	9,377.40
01/17/2018	Expense		Restaurant	VISA DDA PUR469216 SQ PIZZA PIE ON THE FLY WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	87.02	9,464.42
01/17/2018	Expense		Wells Fargo	WF HOME MTG AUTO PAY	CHAPTER 11 CHECKING (0334)	1,718.59	11,183.01
01/18/2018	Expense		Supermarket	DDA PURCHASE *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	586.49	11,769.50
01/18/2018	Expense		Gym	DDA WITHDRAW *5832ND000159 2209 WOLVES DEN PKW WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	502.95	12,272.45
01/18/2018	Expense		Book	VISA DDA PUR402121 LOOKBGALERT8779512233 8779512233 G BR	CHAPTER 11 CHECKING (0334)	44.85	12,317.30
01/22/2018	Expense		Insurance	VISA DDA PUR469216 GEICO AUTO 800 841 3000 * DC	CHAPTER 11 CHECKING (0334)	228.49	12,545.79
01/23/2018	Expense		Supermarket	DDA PURCHASE *583202295224 NDGSW JACK JILL WATFORD * ND	CHAPTER 11 CHECKING (0334)	133.26	12,679.05
01/23/2018	Expense		Cullen & Dykeman	CHECK #995007	CHAPTER 11 CHECKING (0334)	5,000.00	17,679.05
01/23/2018	Expense		Apple iCloud	VISA DDA PUR469216 APL ITUNES COM BILL 866 712 7753 * CA	CHAPTER 11 CHECKING (0334)	14.99	17,694.04
01/23/2018	Expense		Aumenta Plumbing	CHECK #116 252 Suydam Heat Unit 2	CHAPTER 11 CHECKING (0334)	560.51	18,254.55
01/23/2018	Expense		Utility gas/electric	PUBLIC SERVICE PSEG	CHAPTER 11 CHECKING (0334)	267.32	18,521.87
01/23/2018	Expense		Utility gas/electric	PUBLIC SERVICE PSEG	CHAPTER 11 CHECKING (0334)	234.77	18,756.64
01/24/2018	Expense		Gym	VISA DDA PUR432300 WATFORD CITY EVENT CENTE WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	12.00	18,768.64
01/25/2018	Expense		Clothing	VISA DDA PUR443106 GYMBOREE 574 GRANDVILLE * MI	CHAPTER 11 CHECKING (0334)	64.27	18,832.91
01/29/2018	Expense		Clothing	VISA DDA PUR443106 GYMBOREE COM 500 419 278 7172 * CA	CHAPTER 11 CHECKING (0334)	37.52	18,870.43
01/29/2018	Expense		Cafeteria	VISA DDA PUR427074 MCKENZIE CO SCHOOL DISTR 701 4443626 * ND	CHAPTER 11 CHECKING (0334)	75.00	18,945.43
01/29/2018	Expense		Gym	VISA DDA PUR490641 ICP BADLANDS GYMNASTICS 763 7428789 * ND	CHAPTER 11 CHECKING (0334)	195.00	19,140.43
01/29/2018	Expense		Clothing	VISA DDA PUR443106 GYMBOREE COM 500 419 278 7172 * CA	CHAPTER 11 CHECKING (0334)	237.84	19,378.27
01/31/2018	Expense		Gym	VISA DDA PUR432300 WATFORD CITY EVENT CENTE WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	4.00	19,382.27
01/31/2018	Expense		Gym	VISA DDA PUR432300 WATFORD CITY EVENT CENTE WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	11.00	19,393.27

Guadagnino, Dianne

Unit Number	ADDRESS	TENANT NAME	NOTE	NOTE2	ACTUAL RATE	PAYMENT DATE	PAYMENT AMOUNT	Amount Owed	Previous Unpaid
1	194 Pine Street	JAYNE FREEMAN		Check Deposited	2,225.00	1/2/2018	2,225.00	0.00	0.00
1	252 Suydam Ave	STEPHEN - UNIT 1	Pre-paid; \$50 Parking	Check	1,650.00	1/2/2018	1,450.00	0.00	0.00
2	252 Suydam Ave	DAVID - UNIT 2 - New Tenant move in 12/15	Pro-rated / \$50 Parking start In Jan	Check	1,950.00	1/4/2018	1,950.00	0.00	0.00
1	104 Lafayette	DRUVA / HERTZ - New Tenant	\$500 credit for work In House	Deposit	2,800.00	1/5/2018	2,300.00	0.00	0.00
1	287 Communipaw Ave	Andreas Hertz		Deposit	1,700.00	1/9/2018	1,700.00	0.00	0.00
2	287 Communipaw Ave	Ramsey		Check Deposited	2,425.00	1/8/2018	1,637.50	TBD	0.00
2	287 Communipaw Ave	Andrew Coyle		Check Deposited	500.00	1/8/2018	500.00	0.00	0.00
2	287 Communipaw Ave	Jessie	1/2 - \$300; 1/2@ \$500	2 Checks	600.00	1/2/2018	600.00	1,100.00	0.00
Garage 1	287 Communipaw Ave	Eli		Cash Deposited	250.00	1/5/2018	0.00	0.00	0.00
Garage 2	287 Communipaw Ave	Richard		Cash Deposited	200.00	1/8/2018	200.00	0.00	0.00
Garage 3	287 Communipaw Ave	Richard		Cash Deposited	200.00	1/8/2018	200.00	0.00	0.00
Garage 4	287 Communipaw Ave	Andreas Hertz		Deposit	200.00	1/9/2018	200.00	0.00	0.00
Garage 5	287 Communipaw Ave	Paz / Koby Benvenisti		Check	250.00	1/16/2018	510.00	0.00	0.00
Garage 6	287 Communipaw Ave	John Ross		N/A	200.00	1/1/2018	TRADE	0.00	0.00
Garage 7	287 Communipaw Ave	John Ross		N/A	200.00	1/1/2018	TRADE	0.00	0.00
Garage 8	287 Communipaw Ave	Ed		Cash Deposited	225.00	1/5/1900	0.00	0.00	0.00
Garage 9	287 Communipaw Ave	To Be Rented		N/A	250.00	1/1/2018	PERSONAL	0.00	0.00
Garage 1	252 Suydam Ave	Paz / Koby Benvenisti		Check	200.00	1/19/2018	0.00	25.00	0.00
Garage 2	252 Suydam Ave	Michael		TBD	200.00	TBD	TBD	TBD	0.00
Garage 3	252 Suydam Ave	Eli		Cash Deposited	250.00	1/5/2018	700.00	0.00	0.00
Garage 4	252 Suydam Ave	James		Check	200.00	1/8/2018	200.00	0.00	0.00
Garage 5	252 Suydam Ave	Dan Roorda		Pre-Paid until April 1	200.00	1/10/2018	600.00	0.00	0.00



Bank

America's Most Convenient Bank®

E STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ
287 COMMUNIPAW AVE
JERSEY CITY NJ 07304

Page: 1 of 6
Statement Period: Jan 01 2018-Jan 31 2018
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

Chapter 11 Checking

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Account # 434-0580334

ACCOUNT SUMMARY

Beginning Balance	5,767.63	Average Collected Balance	7,367.23
Deposits	13,122.50	Interest Earned This Period	0.00
Electronic Deposits	1,752.34	Interest Paid Year-to-Date	0.00
Other Credits	1,950.00	Annual Percentage Yield Earned	0.00%
		Days in Period	31
Checks Paid	12,736.05		
Electronic Payments	6,657.22		
Ending Balance	3,199.20		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
01/02	DEPOSIT	3,975.00
01/05	DEPOSIT	2,300.00
01/05	DEPOSIT	700.00
01/08	DEPOSIT	2,637.50
01/09	DEPOSIT	1,900.00
01/10	DEPOSIT	600.00
01/16	DEPOSIT	510.00
01/29	DEPOSIT	500.00
	Subtotal:	13,122.50

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
01/05	DEBIT CARD CREDIT, *****04017405832, AUT 010518 VISA DDA REF AMAZON MKTPLACE PMTS AMZN COM BILL * WA	14.99
01/30	ACH DEPOSIT, ACUMEN FISCAL AG EDI PYMNTS ND****D59538567	1,737.35
	Subtotal:	1,752.34

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
01/04	WIRE TRANSFER INCOMING, JANICE TERAN	1,950.00
	Subtotal:	1,950.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

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Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	3,199.20
②	Total Deposits	+
③	Sub Total	
④	Total Withdrawals	-
⑤	Adjusted Balance	

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		②

④ WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		④

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Page: 3 of 6
Statement Period: Jan 01 2018-Jan 31 2018
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

DAILY ACCOUNT ACTIVITY

Checks Paid			*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments		
DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
01/16	1	1,453.90	01/12	115	800.00
01/16	57*	82.86	01/23	116	560.51
01/02	113*	1,300.00	01/16	513*	538.78
01/05	114	3,000.00	01/23	995007*	5,000.00
Subtotal:					12,736.05

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
01/02	DEBIT POS, *****04017405832, AUT 123117 DDA PURCHASE CASH WISE FOODS 3042 WATFORD CITY * ND	305.59
01/02	DEBIT CARD PAYMENT, *****04017405832, AUT 122817 VISA DDA PUR ICP BADLANDS GYMNASTICS 763 7428789 * ND	195.00
01/02	DEBIT CARD PAYMENT, *****04017405832, AUT 010118 VISA DDA PUR WATFORD CITY SELF STORAG 701 651 6775 * ND	150.00
01/02	DEBIT CARD PURCHASE, *****04017405832, AUT 010118 VISA DDA PUR LOWES 01937 201 234 3170 * NJ	103.11
01/02	ELECTRONIC PMT-TEL, BLUECROSS BLUESH BILL PAY ****5037821	84.22
01/02	DEBIT CARD PURCHASE, *****04017405832, AUT 122817 VISA DDA PUR OUTLAWS BAR GRILL WATFORD CITY * ND	63.91
01/02	DEBIT CARD PURCHASE, *****04017405832, AUT 122817 VISA DDA PUR OUTLAWS BAR GRILL WATFORD CITY * ND	52.00
01/02	DEBIT CARD PURCHASE, *****04017405832, AUT 123017 VISA DDA PUR WATFORD CITY EVENT CENTE WATFORD CITY * ND	30.00
01/02	DEBIT CARD PURCHASE, *****04017405832, AUT 122817 VISA DDA PUR OUTLAWS BAR GRILL WATFORD CITY * ND	10.13
01/02	DEBIT CARD PURCHASE, *****04017405832, AUT 123017 VISA DDA PUR WATFORD CITY EVENT CENTE WATFORD CITY * ND	5.00
01/03	DEBIT CARD PAYMENT, *****04017405832, AUT 010218 VISA DDA PUR INTUIT QB ONLINE 800 286 6800 * CA	35.00
01/04	DEBIT CARD PURCHASE, *****04017405832, AUT 010218 VISA DDA PUR TOKYO STEAK HOUSE WATFORD CITY * ND	77.75
01/08	DEBIT CARD PURCHASE, *****04017405832, AUT 010718 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 * CA	2.99
01/09	DEBIT CARD PURCHASE, *****04017405832, AUT 010818 VISA DDA PUR POTTERY BARN KIDS E CO 800 290 8181 * CA	43.67
01/11	ACH DEBIT, VERIZON WIRELESS PAYMENTS ****14696200001	199.97
01/12	DEBIT CARD PURCHASE, *****04017405832, AUT 011118 VISA DDA PUR MAGIC CITY FSC MAGICCITYSKAT * ND	86.95
01/12	DEBIT CARD PURCHASE, *****04017405832, AUT 011118 VISA DDA PUR MAGIC CITY FSC MAGICCITYSKAT * ND	74.55
01/12	DEBIT CARD PURCHASE, *****04017405832, AUT 011118 VISA DDA PUR MAGIC CITY FSC MAGICCITYSKAT * ND	74.55

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



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STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Page: 4 of 6
Statement Period: Jan 01 2018-Jan 31 2018
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
01/12	DEBIT CARD PURCHASE, *****04017405832, AUT 011118 VISA DDA PUR MAGIC CITY FSC MAGICCITYSKAT * ND	41.50
01/12	DEBIT CARD PAYMENT, *****04017405832, AUT 011118 VISA DDA PUR TU TRANSUNION 800 493 3292 * CA	19.95
01/16	DEBIT CARD PURCHASE, *****04017405832, AUT 011218 VISA DDA PUR PUBLIC STORAGE 29226 JERSEY CITY * NJ	190.28
01/16	DEBIT CARD PURCHASE, *****04017405832, AUT 011218 VISA DDA PUR MCKENZIE CO SCHOOL DISTR 701 4443626 * ND	150.00
01/16	DEBIT CARD PAYMENT, *****04017405832, AUT 011218 VISA DDA PUR STARZ ENTERTAINMENT 855 247 9175 * CO	8.99
01/16	DEBIT CARD PURCHASE, *****04017405832, AUT 011218 VISA DDA PUR LOOKBGALERT8779512233 8779512233 G BR	1.00
01/17	ACH DEBIT, WF HOME MTG AUTO PAY ****796958	1,718.59
01/17	DEBIT CARD PURCHASE, *****04017405832, AUT 011518 VISA DDA PUR DTV DIRECTV SERVICE 800 347 3288 * CA	195.75
01/17	DEBIT CARD PURCHASE, *****04017405832, AUT 011618 VISA DDA PUR SQ PIZZA PIE ON THE FLY WATFORD CITY * ND	87.02
01/18	DEBIT POS, *****04017405832, AUT 011818 DDA PURCHASE CASH WISE FOODS 3042 WATFORD CITY * ND	586.49
01/18	NONTD ATM DEBIT, *****04017405832, AUT 011818 DDA WITHDRAW 2209 WOLVES DEN PKW WATFORD CITY * ND	502.95
01/18	DEBIT CARD PURCHASE, *****04017405832, AUT 011718 VISA DDA PUR LOOKBGALERT8779512233 8779512233 G BR	44.85
01/22	DEBIT CARD PAYMENT, *****04017405832, AUT 011918 VISA DDA PUR GEICO AUTO 800 841 3000 * DC	228.49
01/23	ACH DEBIT, PUBLIC SERVICE PSEG ****70021704	267.32
01/23	ACH DEBIT, PUBLIC SERVICE PSEG ****15114106	234.77
01/23	DEBIT POS, *****04017405832, AUT 012318 DDA PURCHASE NDGSW JACK JILL WATFORD * ND	133.26
01/23	DEBIT CARD PURCHASE, *****04017405832, AUT 012118 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 * CA	14.99
01/24	DEBIT CARD PURCHASE, *****04017405832, AUT 012218 VISA DDA PUR WATFORD CITY EVENT CENTE WATFORD CITY * ND	12.00
01/25	DEBIT CARD PURCHASE, *****04017405832, AUT 012518 VISA DDA PUR GYMBOREE 574 GRANDVILLE * MI	64.27
01/29	DEBIT CARD PURCHASE, *****04017405832, AUT 012418 VISA DDA PUR GYMBOREE COM 500 419 278 7172 * CA	237.84
01/29	DEBIT CARD PAYMENT, *****04017405832, AUT 012518 VISA DDA PUR ICP BADLANDS GYMNASTICS 763 7428789 * ND	195.00
01/29	DEBIT CARD PURCHASE, *****04017405832, AUT 012618 VISA DDA PUR MCKENZIE CO SCHOOL DISTR 701 4443626 * ND	75.00

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STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Page: 5 of 6
Statement Period: Jan 01 2018-Jan 31 2018
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
01/29	DEBIT CARD PURCHASE, *****04017405832, AUT 012518 VISA DDA PUR GYMBOREE COM 500 419 278 7172 * CA	37.52
01/31	DEBIT CARD PURCHASE, *****04017405832, AUT 012918 VISA DDA PUR WATFORD CITY EVENT CENTE WATFORD CITY * ND	11.00
01/31	DEBIT CARD PURCHASE, *****04017405832, AUT 012918 VISA DDA PUR WATFORD CITY EVENT CENTE WATFORD CITY * ND	4.00
	Subtotal:	6,657.22

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/31	5,767.63	01/16	11,173.47
01/02	7,443.67	01/17	9,172.11
01/03	7,408.67	01/18	8,037.82
01/04	9,280.92	01/22	7,809.33
01/05	9,295.91	01/23	1,598.48
01/08	11,930.42	01/24	1,586.48
01/09	13,786.75	01/25	1,522.21
01/10	14,386.75	01/29	1,476.85
01/11	14,186.78	01/30	3,214.20
01/12	13,089.28	01/31	3,199.20

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Bank

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STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Page: 6 of 6
Statement Period: Jan 01 2018-Jan 31 2018
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

DIANNA GUADAGNINO
287 COMMUNIPAW AVE
JERSEY CITY, NJ 07304-0000
Date: January 12, 2018
DO NOT RETURN TO
REMITTER
Pay to the order of: Bank of America Home Loan
Amount: \$1,453.90
2946-107 *One Thousand Four Hundred Fifty Three and 90/100 DOLLARS
MEMO: TARGET 2392 TDC/ STAFFOR
Verbal: Authorized By Your Depositor
000001 610312013601 4340580334*
THE ORIGINAL DOCUMENT IS A NECESSARY WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW. ALWAYS CHECKING THE BACK OF THE FRONT.

#1 01/16 \$1,453.90

Dianna Guadagnino
287 Communipaw Ave
Jersey City NJ 07304
*Check No 000057
Date: 01/11/2018
Pay to the order of: Target
Amount: \$82.86
Claim ID 106378231
Memo: RE:CK#000057 for \$82.86 to
TARGET 2392 TDC/ STAFFOR
Pre-Authorized Debit
:0312013601 4340580334* *0000008286*

#57 01/16 \$82.86

DIANNA GUADAGNINO 03-17 113
DIP CASE 17 12951 RG 15-136/112
287 COMMUNIPAW AVE 043
JERSEY CITY, NJ 07304
Date: 1/31/2018
Pay to the order of: AAA Superior
Amount: \$1,300.00
TD Bank
America's Most Convenient Bank®
For: [Signature]
:0312013601 4340580334* 0113

#113 01/02 \$1,300.00

DIANNA GUADAGNINO 03-17 114
DIP CASE 17 12951 RG 15-136/112
287 COMMUNIPAW AVE 043
JERSEY CITY, NJ 07304
Date: 1/2/18
Pay to the order of: A.A.A. Superior Post
Amount: \$3,000.00
TD Bank
America's Most Convenient Bank®
For: [Signature]
:0312013601 4340580334* 0114

#114 01/05 \$3,000.00

DIANNA GUADAGNINO 03-17 115
DIP CASE 17 12951 RG 15-136/112
287 COMMUNIPAW AVE 043
JERSEY CITY, NJ 07304
Date: 1/7/18
Pay to the order of: Marcelo Cando
Amount: \$800.00
TD Bank
America's Most Convenient Bank®
For: [Signature]
:0312013601 4340580334* 0115

#115 01/12 \$800.00

DIANNA GUADAGNINO 03-17 116
DIP CASE 17 12951 RG 15-136/112
287 COMMUNIPAW AVE 043
JERSEY CITY, NJ 07304
Date: 1/14/18
Pay to the order of: Carmine P. Aument
Amount: \$560.51
TD Bank
America's Most Convenient Bank®
For: [Signature]
:0312013601 4340580334* 0116

#116 01/23 \$560.51

Dianna Guadagnino
287 Communipaw Ave
Jersey City NJ 07304
*Check No 000513
Date: 01/11/2018
Pay to the order of: Target
Amount: \$538.78
Claim ID 106276773
Memo: RE:CK#000513 for \$538.78 to
TARGET 1886 TDC/ JERSEY
Pre-Authorized Debit
:0312013601 4340580334* *0000053878*

#513 01/16 \$538.78

Account: DAVID EDELBURG / GUADAGNINO \$5,000.00
DAVID EDELBURG / GUADAGNINO
287 COMMUNIPAW AVE
JERSEY CITY, NJ 07304
Online Bill Payment Processing Center
0000995007
January 18, 2018
TO BANK: NA
MEMO: Guadagnino-EN 119 Payee
00008 000172 000172 000172 00001 00000 00000 00000
Pay FIVE THOUSAND AND 00/100 DOLLARS
\$*****5,000.00
TO THE ORDER OF: CULLEN AND DYMAN LLP
433 HUCKLEBERRY AVE FL 12A
HOCHSTETTER, NJ 07030-8399
VOID AFTER 180 DAYS
Signature On File
This check has been authorized
by your depositor
995007 :0312013601 4340580334* 179

#995007 01/23 \$5,000.00